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U.S. PATENT DOCUMENTS						
EXAMINER INITIALS	Cite No.1	DOCUMENT NUMBER Number - Kind Code <sup>2</sup> (If Known)	PUBLICATION DATE MM-DD-YYYY	NAME OF PATENTEE		
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FB		FICKEL, Louise, "Know Your Customer," Leaders for the Next Millennium, CIO Magazine, 08/15/1999, pages 1-10		
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